

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

12/08/2022

IN RE:

DENISE LYNN HARDGRAVE-DUNBAR  
13390 DENNY ROAD  
MEADVILLE, PA 16335  
XXX-XX-1228 Debtor(s)

Case No.18-11288 JAD

Chapter 13

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known. In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to

which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

12/8/2022

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>SYNCHRONY BANK</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021  NORFOLK, VA 23541	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: WALMART/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.: 3929
<b>BRIAN C NICHOLAS ESQ</b> KML LAW GROUP PC 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: PENNYMAC/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>ALLY BANK(*)</b> ATTN TRUSTEE PAYMENT CENTER PO BOX 78367  PHOENIX, AZ 85062-8367	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:1  CLAIM: 0.00 COMMENT: CL1GOV*410/PL*410.97 X 60+2=LMT	CRED DESC: VEHICLE ACCOUNT NO.: 4099
<b>PENNYMAC LOAN SERVICES LLC</b> PO BOX 660929  DALLAS, TX 75266-0929	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:11-2  CLAIM: 0.00 COMMENT: CL11GOV*PMT/DECL*DKT4LMT*BGN 1/19*AMD	CRED DESC: MORTGAGE REGULAR PAYMEN ACCOUNT NO.: 2396
<b>WELLS FARGO BANK NA</b> ATTN PAYMENT PROCESSING PO BOX 14487  DES MOINES, IA 50309	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:4-2  CLAIM: 2,000.00 COMMENT: 631376983*CL4-2GOV*\$/PL-CL@0%/PL*0%/CL FACE*AMD*W/30*DK	CRED DESC: SECURED CREDITOR ACCOUNT NO.: 7762
<b>CITIBANK NA**</b> 6716 GRADE LN BLDG 9 STE 910-PY DEPT  LOUISVILLE, KY 50325-3439	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:8  CLAIM: 4,175.51 COMMENT: SEARS/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7422
<b>PRA/PORTFOLIO RECOVERY ASSOC</b> POB 12914  NORFOLK, VA 23541	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:9  CLAIM: 2,002.49 COMMENT: BEST BUY/SCH*FR CITIBANK-DOC 33	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2771
<b>CREDIT ONE BANK</b> POB 98873  LAS VEGAS, NV 89193	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2350
<b>LVNV FUNDING LLC</b> C/O RESURGENT CAPITAL SVCS PO BOX 10587  GREENVILLE, SC 29603-0587	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:5  CLAIM: 951.33 COMMENT: CREDIT ONE BANK/MHC/FNBM LLC	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9946
<b>US DEPARTMENT OF EDUCATION</b> C/O NELNET PO BOX 2837  PORTLAND, OR 97208	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:3-2  CLAIM: 56,825.38 COMMENT: 1232/SCH*AMD	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1228

US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1031
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2731
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6931
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7229
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3836
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8832
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3736
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8932
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0332
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION - NELNET PO BOX 82561	Trustee Claim Number:20 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0432
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	

<b>US DEPARTMENT OF EDUCATION - NELNET</b> PO BOX 82561	Trustee Claim Number:21 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0532
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
<b>US DEPARTMENT OF EDUCATION - NELNET</b> PO BOX 82561	Trustee Claim Number:22 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0031
LINCOLN, NE 68501	CLAIM: 0.00 COMMENT:	
<b>JEFFERSON CAPITAL SYSTEMS LLC*</b> PO BOX 772813	Trustee Claim Number:23 INT %: 0.00% Court Claim Number:2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4464
CHICAGO, IL 60677-2813	CLAIM: 8,618.48 COMMENT: FR ENERBANK-DOC 48	
<b>PRA/PORTFOLIO RECOVERY ASSOC</b> POB 12914	Trustee Claim Number:24 INT %: 0.00% Court Claim Number:6	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7325
NORFOLK, VA 23541	CLAIM: 4,098.86 COMMENT: SYNCHRONY BANK~LOWES/SCH	
<b>PRA/PORTFOLIO RECOVERY ASSOC</b> POB 12914	Trustee Claim Number:25 INT %: 0.00% Court Claim Number:7	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8153
NORFOLK, VA 23541	CLAIM: 2,308.63 COMMENT: SYNCH BANK~WALMART/SCH	
<b>WORLDS FOREMOST BANK</b> 4800 NW 1ST ST STE 300	Trustee Claim Number:26 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7733
LINCOLN, NE 68521	CLAIM: 0.00 COMMENT: CABELAS/SCH	
<b>CITIBANK NA**</b> 6716 GRADE LN BLDG 9 STE 910-PY DEPT	Trustee Claim Number:27 INT %: 0.00% Court Claim Number:10	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0283
LOUISVILLE, KY 50325-3439	CLAIM: 123.81 COMMENT: NT/SCH*HOME DEPOT	
<b>PENNYMAC LOAN SERVICES LLC</b> PO BOX 660929	Trustee Claim Number:28 INT %: 0.00% Court Claim Number:11-2	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 2396
DALLAS, TX 75266-0929	CLAIM: 990.64 COMMENT: CL11GOV*3000/PL*THRU 12/18*AMD	
<b>ALLY BANK(*)</b> ATTN TRUSTEE PAYMENT CENTER PO BOX 78367	Trustee Claim Number:29 INT %: 0.00% Court Claim Number:1	CRED DESC: VEHICLE ACCOUNT NO.: 4099
PHOENIX, AZ 85062-8367	CLAIM: 419.18 COMMENT: CL1GOV*830/PL*ARRS	
<b>WELLS FARGO BANK NA</b> ATTN PAYMENT PROCESSING PO BOX 14487	Trustee Claim Number:30 INT %: 0.00% Court Claim Number:4-2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7762
DES MOINES, IA 50309	CLAIM: 3,461.13 COMMENT: 631376983*NO GEN UNS/SCH*AMD*W/5	

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CLAIM RECORDS		
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AIS PORTFOLIO SERVICES (AMERICAN INFO S		
Trustee Claim Number:31	INT %: 0.00%	CRED DESC: NOTICE ONLY
ATTN BANKRUPTCY NOTICING	Court Claim Number:	ACCOUNT NO.:
4515 N SANTA FE AVE DEPT APS		
CLAIM: 0.00		
OKLAHOMA CITY, OK 73118		
COMMENT: ALLY BANK/PRAE		